

**Information to identify the case:**

Debtor 1	<b>Carlos A. Palacios</b>	Social Security number or ITIN	xxx-xx-9640
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>16-24275-GLT</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carlos A. Palacios

3/15/22

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carlos A. Palacios  
Debtor

Case No. 16-24275-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 15, 2022

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2022:

Recip ID	Recipient Name and Address
db	+ Carlos A. Palacios, 1649 Parkline Drive, Pittsburgh, PA 15227-1607
14323174	+ Mercedes Alfonso, 5209 Ponderosa Lane, East Stroudsburg, PA 18302-9009
14323176	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14323175	Pnc Bank, 249 5th Sve Ste 30, Pittsburgh, PA 15222

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 16 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2022 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 16 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2022 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Mar 15 2022 23:48:00	Borough of Whitehall and the Baldwin-Whitehall Sch, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14350991	Email/PDF: bncnotices@becket-lee.com	Mar 15 2022 23:52:20	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14323167	+ Email/PDF: bncnotices@becket-lee.com	Mar 15 2022 23:52:26	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14323168	+ EDI: TSYS2	Mar 16 2022 03:48:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
14358944	+ Email/Text: ebnjts@grblaw.com	Mar 15 2022 23:48:00	Borough of Whitehall and the Baldwin-Whitehall Sch, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14370052	+ Email/Text: bankruptcy@cavps.com	Mar 15 2022 23:49:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14323171	+ EDI: CITICORP.COM	Mar 16 2022 03:48:00	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
14323172	+ EDI: CITICORP.COM	Mar 16 2022 03:48:00	Citibank/The Home Depot, Citicorp Credit

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			Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14326469	EDI: DISCOVER.COM	Mar 16 2022 03:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14323173	+ EDI: DISCOVER.COM	Mar 16 2022 03:48:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14323169	EDI: JPMORGANCHASE	Mar 16 2022 03:48:00	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14323170	EDI: JPMORGANCHASE	Mar 16 2022 03:48:00	Chase Crad Services, Po Box 15298, Wilmington, DE 19050
14367724	Email/PDF: resurgentbknotifications@resurgent.com	Mar 15 2022 23:52:27	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14363794	+ EDI: MID8.COM	Mar 16 2022 03:48:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14323177	Email/Text: Bankruptcy.Notices@pnc.com	Mar 15 2022 23:48:00	Pnc Mortgage, 3232 Nemark Dr, Miamisburg, OH 45342
14385210	EDI: PRA.COM	Mar 16 2022 03:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14323178	+ EDI: RMSC.COM	Mar 16 2022 03:48:00	Synchrony Bank/Amazon, Po Box 965064, Orlando, FL 32896-5064
14323179	+ EDI: RMSC.COM	Mar 16 2022 03:48:00	Synchrony Bank/Care Credit, Po Box 965064, Orlando, FL 32896-5064
14323180	+ EDI: RMSC.COM	Mar 16 2022 03:48:00	Synchrony Bank/Walmart, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2022 at the address(es) listed

District/off: 0315-2

User: auto

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**below:**

<b>Name</b>	<b>Email Address</b>
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Whitehall and the Baldwin-Whitehall School District jhunt@grblaw.com
Matthew M. Brennan	on behalf of Debtor Carlos A. Palacios attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas I. Puleo	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION tpuleo@goldbecklaw.com, BKGroup@goldbecklaw.com

TOTAL: 7